

EXHIBIT "A"



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June 11, 2018

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JONATHAN A KUHL

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HYDE PARK NY 12538-2723



Notice of Sale of Ownership of Mortgage Loan

Under federal law, borrowers are required to be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned (collectively, "sold") to a new creditor. This Notice is to inform you that your prior creditor has sold your loan (described below) to us, the new creditor identified below.

****NOTE: The new creditor identified below is not the servicer of your loan. The servicer (identified below) acts on behalf of the new creditor to handle the ongoing administration of your loan, including the collection of mortgage payments. Please continue to send your mortgage payments as directed by the servicer, and NOT to the new creditor. Payments sent to the new creditor instead of the servicer may result in late charges on your loan and your account becoming past due. Neither the new creditor nor the servicer is responsible for late charges or other consequences of any misdirected payment.**

SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT THE SERVICER USING THE CONTACT INFORMATION SET FORTH BELOW. The servicer is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the new creditor of your request and communicate to you any decision with respect to such request. **

Please note that the sale of your loan to us may also result in a change of servicer. If this occurs, you will receive a separate notice, required under federal law, providing information regarding the new servicer.

LOAN INFORMATION

Date of Loan: 07/31/2003

Original Amount of Loan: \$224,250.00

Date Your Loan was Sold to the New Creditor: 05/14/2018

Prior Loan Number:

Current Loan Number:

Address of Mortgaged Property: 115 MELANIE WAY
HYDE PARK, NY 12538



SERVICER INFORMATION

Name: Rushmore Loan Management Services LLC
Mailing Address: 15480 Laguna Canyon Road, Suite 100
Irvine, CA 92618

Telephone Number (Toll free): (888) 504-6700

Website: Rushmorelm.com

Scope of responsibilities: The servicer is responsible for all ongoing administration of your loan, including receipt and processing of payments, resolution of payment related issues, and response to any other inquiries you may have regarding your loan.

NEW CREDITOR INFORMATION

Please be advised that all questions involving the administration of your loan (including questions related to payments, deferrals, modifications or foreclosures) should be directed to the servicer at the number above and/or the agent (if any) of the new creditor identified below, and not to the new creditor. The new creditor does not have access to information relating to the administration of your loan, and will not be able to answer most loan-related questions.

Name: U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2018-GS1
Mailing Address (not for payments): 300 Delaware Ave, 9th Floor
Wilmington, DE 19801

Telephone Number: 800-236-3558

Scope of responsibilities: The above-named new creditor holds legal title to your loan and is authorized to receive legal notices and to exercise (or cause an agent on its behalf to exercise) certain rights of ownership with respect to your loan.

AGENT INFORMATION (If the new creditor has granted an agent other than the servicer authority to act on its behalf, contact information for such agent will appear below):

Name:

Mailing Address:

Telephone Number:

Scope of responsibilities: Acts as agent for new creditor.



Partial Payments

Your lender

- ☐ May accept payments that are less than the full amount due (partial payments) and apply them to your loan
- ☒ May hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan
- ☐ Does not accept any partial payments

If this loan is sold, your new lender may have a different policy.

The transfer of the lien associated with your loan is currently recorded, or in the future may be recorded, in the public records of the local County Recorder's office for the county where your property is located. Ownership of your loan may also be recorded on the registry of the Mortgage Electronic Registrations System at 1818 Library Street, Suite 300, Reston, VA 20190.

Our rights and obligations as new creditor, and consequently our authority to respond favorably to your requests or inquiries may be limited by the terms of one or more contracts related to your loan.

STATE SPECIFIC NOTICES

The following notice applies to New York residents only:

NOTICE PURSUANT TO NEW YORK STATE BANKING REGULATION 419

Rushmore is registered with the Superintendent of Banks for the State of New York. A borrower may file a complaint about Rushmore Loan Management Services with the New York State Banking Department. A borrower may obtain further information from the New York State Banking Department by calling the Department's consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.dfs.ny.gov.

NMLS Unique ID Number 185729
New York Registered Mortgage Loan Servicer 185729

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

